

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Hartley C. Starkman

Art Unit: 3692

Serial No.: 09/751,892

Examiner: Ojo O. Oyebisi

Filed: December 29, 2000

For: DELINQUENCY-MOVING  
MATRICES FOR VISUALIZING  
LOAN COLLECTIONS

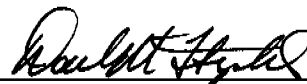
**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Mail Stop: Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313

The following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated July 25, 2007. Applicant respectfully disagrees with the Examiner's Statement of Reasons for Allowance because such statements may have unintentionally introduced some ambiguities in what was otherwise a very concise and thorough examination of the Claims of this patent application. While Applicant believes that the claims are allowable, Applicant does not acquiesce that patentability resides in the features paraphrased in the Reasons for Allowance.

Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicant believes the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted.

Respectfully submitted,



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